

# Regular Investment/Regular Draw-down Plan Form

# One Answer Frontier Investment Portfolio

December 2025

### **OnePath Funds Management Limited (OnePath Funds Management)**

ABN 21 003 002 800 AFSL 238 342

**Customer Services** 

Phone 133 665

client@onepathsuperinvest.com.au Email Website onepathsuperinvest.com.au





Contact phone

Did you know that it's faster and more secure completing this request online? Visit onepathsuperinvest.com.au to see all of the online transactions available.

Instructions						
• This form should be completed if you would like to establish a Regular Investment Plan or a Regular Draw-down Plan. If you would like to establish both plans you must complete two separate forms.						
Please nominate the type of	plan you are re	questing. Pleas	e cross (x) one c	of the following:		
Regular Investment Plan	or Reg	ular Draw-dow	n Plan			
Note: You cannot use both th	ne Regular Inve	stment Plan an	d the Regular D	raw-down Plan f	or the same inve	estment fund.
Important information						
The Regular Investment Pla from your nominated finan	•	•	nvestment on a	monthly or quart	erly basis. Paym	nents are automatically deducted
_	• The Regular Draw-down Plan is an easy way for you to receive regular payments from your investment. You can elect to receive a fixed amount paid to your nominated account each month or quarter.					
• Please refer to the current Product Disclosure Statement (PDS), and OneAnswer Frontier Investment Portfolio Additional Information Guide (available free of charge at onepathsuperinvest.com.au or by contacting your financial adviser or Customer Services on 133 665) for the terms and conditions relating to the Regular Investment Plan or Regular Draw-down Plan (including the Direct Debit Request Service Agreement on page 8 of this form).						
• Please complete this form in CAPITAL LETTERS using black or blue pen and forward to: OneAnswer, GPO Box 5306, Sydney NSW 2001 or email* to client@onepathsuperinvest.com.au						
* Emails can only be accepted from the email address currently held on our records.						
1. Investor details – ple	ease print					
nvestor number						
nvestor 1/Trustee 1						
litle little	Mr	Mrs	Ms	Miss	Dr	Other
Surname						
Given name(s) including middle name)						
Contact phone						
nvestor 2/Trustee 2						
litle little	Mr	Mrs	Ms 🗌	Miss	Dr	Other
Surname						
Given name(s) including middle name)						

1. Investor details – cor	ntinued		
Company/Partnership/Inco	rporated Association/Corporate Trustee		
Name			
Contact person)			
Contact phone			
2. Nominated financial	institution account for direct debit		
Section 2 is for the Regular	Investment Plan only		
The following financial institution	on account will be debited for the Regular Investment Plan each r	nonth/quarter:	
Name of Constitution			
Name of financial institution			
Branch			
Account holder's name			
BSB	Account nur	nber	
Direct Debit Request			
I/We request and advise OnePa of the payment arrangement m	th Funds Management Limited (user ID number: 217850) to debit ade between us.	my/our nominated account under the	ne terms
_	ect debit arrangement is governed by the terms of the Direct Deb horise and acknowledge such terms.	it Request Service Agreement on pag	ge 8 and
	Regular Investment Plan payment is dishonoured, a dishonour fee Information Guide is charged and that a processing fee may also is made.		
All bank account signatories mu	ust sign below.		
Signature of account holder A (sign clearly within box)	X	Date (dd/mm/yyyy)	/
Signature of account holder B (sign clearly within box)	X	Date (dd/mm/yyyyy) /	/
<b>Note:</b> If the nominated account	t above is transferred, closed or the account details have changed	, please complete a Change of Detail	s Form
and advise us 14 days before th	_		
2 Naminated financial	institution account for direct credit		
Section 3 is for the Regular			
•	ancial institution account you would like your regular payments t	o he naid into:	
ricase provide details of the IIII	anciai institution account you would like your regular payments t	o oc paid litto.	
Name of financial institution			
Branch			
Account holder's name			

Account number

**Note:** Payments can only be made to a bank account held in the name of the investor(s).

BSB

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If you have the auto-rebalance plan nominated on your account and you invest in an investment fund that is not within your
auto-rebalance profile, we will cancel the auto-rebalance plan.

• Transaction costs may apply when calculating 'buy' (issue) and 'sell' (redemption) unit prices.

Investment fund	Regular amount	Frequency Monthly Quarterly	Distribution payment method Reinvest Account
Multi-manager investment funds			
Investor Profile 2 – Conservative			
MultiSeries 30 (SD18)	\$		
OnePath Conservative (SD51)*	\$		
Investor Profile 3 – Moderate	,,		
MultiSeries 50 (SD36)	ş		
OnePath Balanced (SD05)*	ş		
Investor Profile 4 – Growth			
MultiSeries 70 (SD19)	ş		
MultiSeries 90 (SD20)	ş		
OnePath Active Growth (SD02)*	\$		
OnePath Managed Growth (SD52)*	s		
Investor Profile 5 – High growth			
Australian shares			
OptiMix Australian Shares (SD15)	ş		
Global shares			
OptiMix Global Emerging Markets Shares (SD65)	ş		
OptiMix Global Shares (SD16)	\$		
Property			
OptiMix Property Securities (SD17)	\$		

# 4. Regular Investment Plan/Regular Draw-down Plan details – continued

Investment fund	Regular amount	Frequency Monthly Quarterly	Distribution payment method Reinvest Account
Single manager investment funds			
Investor Profile 1 – Defensive			
ANZ Cash Advantage (SD86)	\$		
Investor Profile 2 – Conservative	· — — , — — —		
Kapstream Absolute Return Income (SD64)	\$		
OnePath Conservative Index (SE09)	ş		
OnePath Diversified Bond Index (SD84)	ş		
OnePath Diversified Fixed Interest (SD37)	\$		
Pendal Monthly Income Plus (SD66)	\$		
Perpetual Conservative Growth (SD44)	\$		
Schroder Fixed Income (SE06)	\$		
UBS Diversified Fixed Income (SD49)	\$		
Investor Profile 3 – Moderate			
Ardea Real Outcome (SD81)	\$		
Janus Henderson Diversified Credit (SD57)	\$		
OnePath Balanced Index (SE10)	\$		
Schroder Real Return (SD25)	\$		
T. Rowe Price Dynamic Global Bond (SE18)	\$		
Investor Profile 4 – Growth			
Bentham Global Income (SD58)	\$		
BlackRock Diversified ESG Growth (SD48)	\$		
BlackRock Tactical Growth (SD26)	\$		
OnePath Growth Index (SE11)	\$		
OnePath Multi Asset Income (SD01)*	\$		
Perpetual Balanced Growth (SD45)	\$		
Schroder Sustainable Growth (SD46)	\$		
Investor Profile 5 – High-growth			
Multi-sector			
OnePath High Growth Index (SE12)  Australian shares	\$		
Australian snares Ausbil Australian Emerging Leaders (SD55)			
BlackRock Advantage Australian Equity (SD59)			
Fidelity Australian Equities (SD80)			
First Sentier Imputation (SD24)	\$ <u>                                    </u>		
Greencape Broadcap (SE03)			
Investors Mutual Australian Shares (SD41)			
Merlon Australian Share Income (SD68)			
OnePath Australian Shares (SD06)			
OnePath Australian Shares Index (SD77)			
Oner aut Australian Shares index (SD//)	\$		

# 4. Regular Investment Plan/Regular Draw-down Plan details – continued

Investment fund	Regular amount	Frequency Monthly Quarterly	Distribution payment method Reinvest Account
Single manager investment funds – continued			
Australian shares (continued)			
OnePath Blue Chip Imputation (SD03)	ş		
OnePath Emerging Companies (SD04)	\$		
OnePath Geared Australian Shares Index (SD71)	\$		
OnePath Select Leaders (SD38)	\$		
Pendal Australian Shares (SD79)	\$		
Pendal Smaller Companies (SD60)	\$		
Perennial Value Shares (SD61)	\$		
Perpetual Australian Shares (SD27)	\$		
Perpetual ESG Australian Share (SD75)	\$		
Schroder Australian Equity (SD40)	s		
Global shares	,		
Altrinsic Global Equities (SE02)	\$		
Antipodes Global Value Fund** (SD11)	\$		
Arrowstreet Global Equity (Hedged) (SD32)	s		
BlackRock Advantage International Equity (SD42)	s		
Magellan Global (SD28)	s		
MFS Global Equity (SD12)	s III		
OnePath Global Emerging Markets Shares (SD10)	\$		
OnePath Global Shares (SD08)	\$		
OnePath Global Smaller Companies Shares (SD34)	s I		
OnePath International Shares Index (SD23)	s		
OnePath International Shares Index (Hedged) (SD78)	\$		
T. Rowe Price Global Equity (SD83)	ş		
Property			
OnePath Australian Property Securities Index (SD67)	\$		
OnePath Global Property Securities Index (SD73)	\$ ,		
OnePath Property Securities (SD07)	\$ ,		
Infrastructure			
ClearBridge Global Infrastructure Value Hedged*** (SD82)	\$ ,		
First Sentier Global Listed Infrastructure (SE04)	\$,		
OnePath Global Listed Infrastructure Index (SE51)	\$		

 $<sup>^{</sup>st}$  This fund is closed to new investors.

<sup>\*\*</sup> Previously known as Antipodes Global (Long only).

<sup>\*\*\*</sup> Previously known as ClearBridge RARE Infrastructure Value Hedged.

4. Regular Investment Plan/Regular Draw-down Plan details – continued

Investment fund	Regular amount	Frequency Monthly Quarterly	Distribution payment method Reinvest Account
Other investment funds			
Total	\$,		

### 5. Declaration and signature(s)

By signing this form, I/we:

- confirm that I/we have read and agree to the terms in the current PDS which is available free of charge on onepathsuperinvest.com.au or by contacting Customer Services on 133 665
- acknowledge that there is additional information which forms part of the PDS in the form of the OneAnswer Frontier Investment Portfolio Additional Information Guide which includes additional information which may assist me/us in making my/our investment decision
- understand the personal information (including sensitive information, where required and authorised) is provided for the purpose stated on the front of this form. Any personal information provided in this form will be handled in accordance with OnePath Funds Management's privacy policy located at onepathsuperinvest.com.au/about-us/privacy-policy. If personal information of another individual has been provided, I/we have their consent to provide this and have made the other party aware of this privacy statement
- acknowledge that OnePath Funds Management or its related companies do not guarantee the repayment of capital, the performance of, or any rate of return of an investment in OneAnswer Frontier Investment Portfolio. I/We further acknowledge that my/our investment is subject to investment risk, including possible repayment delays and loss of income and principal invested
- acknowledge that I am/we are not aware and have no reason to suspect that my/our investment is derived from, related to or used to fund
  money laundering, terrorism financing and other similar activities and my/our instructions related to my/our investment will not result in
  OnePath Funds Management or its related group companies breaching any related laws or regulations in Australia or any other country
- acknowledge that OnePath Funds Management or its related group companies may be required to pass on my/our personal information or
  information about my/our investment to the relevant regulatory authority in compliance with the applicable laws and regulations such as
  the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and OnePath Funds Management or its related group companies
  can delay or decline to process a transaction and report it to the relevant regulatory authority if OnePath Funds Management or its related
  group companies is required to do so under the law
- authorise OnePath Funds Management and its related companies to use my/our personal information to send me/us information about
  their products or services from time to time. I/we also authorise OnePath Funds Management to disclose my/our personal information to
  organisations in an arrangement or alliance with OnePath Funds Management or its related companies, to share information for marketing
  purposes and to enable those alliance partners to send me/us information about their products and services. I/we understand that I/we may
  phone 133 665 to advise that I/we do not want my/our personal information used or disclosed by OnePath Funds Management, its related
  companies or alliance partners for marketing purposes
- authorise my/our financial adviser to receive and access my/our personal information for the purposes of managing my/our investment and
  to use the online service. Where there is any change relating to my/our financial adviser, I/we will notify OnePath Funds Management of the
  change in writing
- declare that the information completed on this form is true and correct.

Name of Investor 1/Director/Trustee			
Signature of Investor 1/ Director/Trustee (sign clearly within box)	×	Date (dd/mm/yyyy)	/ /
Name of Investor 2/ Director/Company Secretary/Trustee			
Signature of Investor 2/ Director/Company Secretary/Trustee (sign clearly within box)	×	Date (dd/mm/yyyy)	/ /
,	attorney certifies that he or she has not received notice of rev le a certified copy of the power of attorney with this form.	ocation	
In the case of company secretaries, two unless you are a sole director and sole	o directors or a director and a company secretary must sign, company secretary.		
For partnerships, please ensure all part	tners sign.		



# **Direct Debit Request Service Agreement**

## OneAnswer Frontier Investment Portfolio

December 2025

**OnePath Funds Management Limited (OnePath Funds Management)** 

ABN 21 003 002 800 AFSL 238 342 GPO Box 5306, Sydney NSW 2001 Customer Services
Phone 133 665

**Email** client@onepathsuperinvest.com.au **Website** onepathsuperinvest.com.au

#### Please keep this document in a safe place.

### Our commitment to you

#### **Drawing arrangements:**

- Where the due date falls on a non-business day, we will draw the amount on the next business day.
- We will not change any details of drawings arrangements without giving you at least fourteen (14) days written notice.
- We reserve the right to cancel the OnePath Funds Management Limited drawing arrangements if three or more drawings are returned unpaid by your nominated Financial Institution and to arrange with you an alternate payment method.
- We will keep all information pertaining to your nominated account
  at the Financial Institution, private and confidential unless otherwise
  required by the Bulk Electronic Clearing System (BECS) rules. You
  acknowledge that we may be required to disclose details of your
  direct debit request to our sponsor bank to assist with the checking
  of any incorrect or wrongful debits to your nominated account.
- We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

## Your rights

- You may terminate the OnePath Funds Management Limited drawing arrangements at any time by giving written notice directly to us, or through your nominated Financial Institution. Notice given to us should be received by us at least 14 days prior to the due date.
- You may stop payment of a drawing under the OnePath Funds
  Management Limited arrangement by giving written notice
  directly to us, or through your nominated Financial Institution.
  Notice given to us should be received by us at least 14 days prior
  to the due date.
- You may request change to the drawing amount and/or frequency of OnePath Funds Management Limited drawings by contacting us and advising your requirements no less than 14 days prior to the due date.
- Where you consider that a drawing has been initiated incorrectly (outside the OnePath Funds Management Limited arrangements), you should notify us directly as soon as possible so that we can resolve your query. Alternatively you can take it up directly with your financial institution.
  - If we reasonably conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly.
     We will also notify you in writing of the amount by which your account has been adjusted.

 If we reasonably conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

#### Your commitment to us

#### Your responsibilities:

- · You should check:
  - with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions
  - your account details which you have provided to us are correct by checking them against a recent account statement
  - with your financial institution before completing the Direct
     Debit Request if you have any queries about how to complete the Direct Debit Request.
- It is your responsibility to ensure that sufficient funds are available
  in the nominated account to allow a debit payment to be made in
  accordance with the Direct Debit Request. If there are insufficient
  funds in your account to meet a debit payment:
  - a) You may be charged a fee and/or interest by your financial institution
  - b) You may also incur fees or charges imposed or incurred by us;
  - c) You may arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- It is your responsibility to ensure that the authorisation given to draw on the nominated account is identical to the account signing instruction held by the Financial Institution where the account is based
- It is your responsibility to advise us if the account nominated by you to receive the OnePath Funds Management Limited drawings is transferred or closed
- It is your responsibility to arrange with us a suitable alternate payment method if you wish to cancel the OnePath Funds Management Limited drawing